



Fact Sheet

Domestic Partner Benefits

- The Executive Council voted to extend domestic partner benefits to employees covered by the American Federation of State, County, and Municipal Employees, Council 61 AFL-CIO (AFSCME), AFSCME Judicial, Public Professional and Maintenance Employees, Local Union #2003 IUPAT (PPME), UE/IUP, and non-contract covered employees.
- The Collective Bargaining Agreements above, and the Executive Council's vote, allow all eligible employees and their domestic partners the opportunity to apply for Family health and dental benefits provided they meet the requirements set forth in the Affidavit of Domestic Partnership.
- Under federal tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the State pays for the coverage of the domestic partner will be included in the employee's gross income, subject to federal income tax withholding, state income tax withholding, and employment taxes, and will be reported on his/her Form W-2. The employee also will not be able to claim expenses for the domestic partner under the Health Flexible Spending Account.
- All employees and their domestic partners will be required to sign the Affidavit of Domestic Partnership when enrolling the partner so that eligibility can be determined.
- COBRA rights will not be extended to the Domestic Partner or his/her children, either if the relationship terminates, if the employee terminates from State employment, or if the domestic partner's children have an event that makes them ineligible for the employee's plan.

If you have additional questions please see your Personnel Assistant.

Question 1 Who qualifies as a domestic partner of an Iowa State employee?

To be eligible for Domestic Partner coverage, the employee and the Domestic Partner must meet the conditions outlined in the “Affidavit of Domestic Partnership.” The Affidavit of Domestic Partnership further requires a declaration of domestic partnership along with certain acknowledgements and affirmations before eligibility is determined.

Question 2 How do I enroll my domestic partner and his/her dependents for family health and/or dental insurance coverage?

- If you are a new employee, you must complete and return the enclosed Affidavit of Domestic Partnership. Insurance enrollment forms are available from your Personnel Assistant (PA). Return the completed Affidavit and the insurance enrollment forms to your PA. For new hires that claim domestic partnership, the effective date will be when the employee is eligible for coverage (first of the month following 30 days of employment).
- If you are currently enrolled in a health and/or dental plan and have a domestic partner who meets the criteria midyear, you must request enrollment forms from your PA. Return the completed Affidavit and enrollment forms to your PA. For current employees, the effective date for coverage will be the first of the month following the employee’s signature on the insurance applications.
- The Affidavit and the insurance applications must be signed within 30 days of each other.

Question 3 What happens if I do not return the completed Affidavit of Domestic Partnership or the enrollment forms?

The domestic partner and any of his/her dependents will not be eligible.

Question 4 What if I am covered under the State Police Officers Council collective bargaining agreement and I return the completed Affidavit of Domestic Partnership and applicable enrollment forms?

The contract between your union and the State does not cover this benefit in Article IX. Therefore, your domestic partner and any of his/her dependents will not be eligible.

Question 5 The Domestic Partner Information Packet is a summary. Where can I find more detailed information about eligibility and enrollment procedures for a domestic partner?

The member handbook provided by your selected carrier, The State of Iowa Employee Handbook, The Employee Benefits Handbook, the DAS-HRE website, the DAS-HRE administrative rules and the Iowa Code govern eligibility and enrollment procedures for all employees, retirees, spouses and dependents. Where legally possible, eligibility and enrollment procedures for a domestic partner and his/her dependents, if any, will be on the same basis as for spouses or dependents of any other covered employee.

Question 6 Are domestic partners of a State Retiree eligible?

Yes, as long as coverage is continued under the State plan. A domestic partner can also be added once the employee has retired at some later date.

Question 7 Are domestic partners eligible for coverage under COBRA if I terminate from State employment?

The domestic partner and any of his/her dependents will not be eligible.

Question 8 Are dependents of a domestic partner eligible for coverage?

Children of a domestic partner are eligible if they meet the definition of an eligible dependent. These requirements are outlined in the insurance carrier plan certificates.

An eligible, dependent child can be your, or your domestic partner's natural child; a legally adopted child or a child placed with you for adoption; a child you have legal guardianship, a stepchild or a foster child; or a child for whom you have a legal obligation to provide medical insurance. Dependent children must meet the following requirements:

1. The child is not married and either under 25 years of age or a full-time student; or
2. The child is age 19 to 25, not a full-time student, is unmarried and living in the State of Iowa (A State of Iowa Group Insurance Plan Certification of Non Full-Time Student Dependent Age 19 to 25 needs to be submitted); or
3. The child is totally and permanently disabled, either physically or mentally. If this is the case, the disability must have existed before the child was age 25, and the dependent must have had continuous health care coverage with the carrier of choice since, on, or before that birthday.

Question 9 What health and dental plans will be available to my domestic partner?

| Insurance | AFSCME AFSCME-Judicial Judicial Non-Contract PPME | UE/IUP | Non-Contract (Non-Judicial) |
|------------------|--|----------------------------------|--|
| Health | Program 3 Plus | Deductible 3 Plus | Deductible 3 Plus |
| | Iowa Select PPO | Iowa Select PPO | Iowa Select PPO |
| | Blue Access | Blue Access | Blue Access |
| | Blue Advantage | Blue Advantage | Blue Advantage |
| | UnitedHealthcare Choice | UnitedHealthcare Choice | UnitedHealthcare Choice |
| | UnitedHealthcare Heritage Select | UnitedHealthcare Heritage Select | UnitedHealthcare Heritage Select |
| Dental | Delta Dental | Delta Dental | Delta Dental |

Question 10 What other insurance plans are available to my domestic partner?

The State of Iowa offers its AFSCME, AFSCME Judicial, PPME, UE/IUP, and non-contract employees the ability to insure their same sex or opposite sex domestic partner under either or both their State Employee health and dental insurance. No other insurance benefit is available to domestic partners.

Question 11 This Domestic Partner Information Packet does not include any information about the insurance benefits and rules. Where can I find more detailed information about the State's insurance benefits and rules?

A summary of health insurance benefits and an Employee Benefits Handbook is available from your personnel assistant, or on our website at <http://das.hre.iowa.gov/benefits.html>.

You will receive a member handbook and ID card from your insurance company once you become enrolled. This handbook describes the benefits and rules of the insurance plan you selected. The member handbook is the governing document describing the insurance company's benefits and rules.

The member handbook provided by your selected carrier may not specifically refer to domestic partners. Where legally possible, eligibility and enrollment procedures for a domestic partner and his/her dependents, if any, will be on the same basis as for spouses or dependents of any other covered employee.

Question 12 I submitted the Affidavit of Domestic Partnership and the enrollment forms. What should I do now?

Your PA will forward your completed affidavit and enrollment forms to the Department of Administrative Services – Human Resources Enterprise for final approval and processing. Your materials will then be sent to the insurance carrier(s) you selected. New ID cards may be issued. You may contact your insurance company to verify who is covered under your plan.

- If you are currently enrolled in a health and/or dental plan and have a domestic partner who meets the criteria midyear, the effective date for coverage will be the first of the month following the your signature on the insurance applications.
- If you are a new employee claiming domestic partnership, the effective date will be when you are eligible for coverage (first of the month following 30 days of employment).

Employees choosing to enroll their domestic partner in their benefits plan will not be eligible for the Premium Conversion Program.

Question 13 Do the records of employees with domestic partners receive the same confidentiality protections as any other employee?

Yes. Enrollment information for all state employees is confidential. Employees with domestic partners will have the same protections. A copy of the affidavit will be kept in the employee's file and on file at the Department of Administrative Services – Human Resources Enterprise.

Question 14 What are the federal tax implications for enrolling my domestic partner?

Under federal tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the State pays for the coverage of the domestic partner will be included in the employee's gross income, subject to federal income tax withholding and employment taxes, and will be reported on his/her Form W-2, "Wage and Tax Statement." The employee also will not be able to claim expenses for the domestic partner under the Health Flexible Spending Account.

Question 15 What are the Iowa tax implications for enrolling my domestic partner?

Under Iowa tax law, if your domestic partner does not qualify as a tax dependent, then the portion of the premiums the State pays for the coverage of the domestic partner will be included in the employee's gross income, subject to state income tax withholding and employment taxes, and will be reported on his/her Form W-2.

Question 16 What happens to my state contribution if I enroll a domestic partner?

The State contribution will be no different than any other family contract and will be dependent on the plan you select and the contribution level set for your bargaining status and bargaining unit.

Question 17 What happens to my monthly insurance premiums if I enroll a domestic partner?

While Single coverage is free to employees, because you may be moving from Single to Family coverage to insure your domestic partner, you will have to contribute the employee contribution for the family plan you select.

Question 18 What if my domestic partner is also a state employee, is there anything else I need to know?

If both the "employee" and "domestic partner" are State employees eligible for health and dental insurance, then selection of family coverage under the domestic partner provision effectively waives any right of either party to single coverage benefits or contributions during the time the partnership is in effect. Further, a double spouse contract is unavailable to those in a domestic partner relationship.

Question 19 Can I delete my domestic partner and his/her dependents midyear if our relationship terminates?

When you enroll in health insurance and/or dental insurance your benefit elections will remain in effect to the end of the calendar year and you cannot make any changes until the next enrollment and change period.

You cannot make **any** changes until the next enrollment and change period **unless** you experience a qualified life event and the benefit change you request is consistent with the event.

Qualified events are defined by Section 125 of the Internal Revenue Code, based on individual circumstances and plan eligibility.

If there is a qualified event than a domestic partner can be terminated provided you complete an Affidavit of Termination of Domestic Partnership and the necessary signed insurance application/change forms.

Question 20 What happens if my domestic partner becomes my legal spouse?

You will need to submit the appropriate application forms to your personnel assistant to update your coverage and tax status.

Question 21 If I terminate employment will I still be able to carry my domestic partner and his/her dependents, if any, on my insurance through COBRA?

No. This will not be allowed.